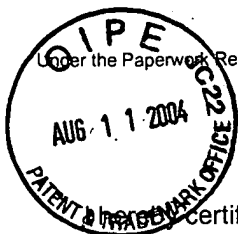


IFW/3623



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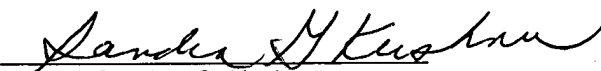
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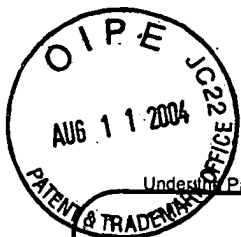
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Sandra G. Kushner,
Paralegal to Gerry J. Elman, Reg. 24,404
Customer no. 003775

In re U.S. Patent Application	09/912,591
Confirmation no.	8700
Title	Administering Incentive Award Program
First Named Applicant	Gallagher
Attorney Docket no.:	GAL1.001 (was 38123-152966)

Documents Transmitted Herewith:

Certificate of First Class (Priority) Mailing	1 piece(s)
Acknowledgment postcard	1 piece(s)
Information Disclosure Statement and Citation Listings	4 piece(s)
Non-patent literature	81 piece(s)
Transmittal Form	1 piece(s)
Total pieces this submission	88 piece(s)



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Total Number of Pages in This Submission

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Application Number

09/912,591

Filing Date

25 July 2001

First Named Inventor

Gallagher

Art Unit

3623

Examiner Name

YOUNG, John L.

Attorney Docket Number

GAL1.001(was 38123-15296)

ENCLOSURES

(Check all that apply)

☐

Fee Transmittal Form

☐

Fee Attached

☐

Amendment/Reply

☐

After Final

☐

Affidavits/declaration(s)

☐

Extension of Time Request

☐

Express Abandonment Request

☒Information Disclosure Statement
3 pieces☐Certified Copy of Priority
Document(s)☐Response to Missing Parts/
Incomplete Application☐Response to Missing Parts
under 37 CFR 1.52 or 1.53☐

Drawing(s)

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☐Petition to Convert to a
Provisional Application☐Power of Attorney, Revocation
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Request for Refund

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☐After Allowance communication
to Technology Center (TC)☐Appeal Communication to Board
of Appeals and Interferences☐Appeal Communication to TC
(Appeal Notice, Brief, Reply Brief)☐

Proprietary Information

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Status Letter

☒Other Enclosure(s) (please
Identify below):11 nonpatent references totaling 81 pieces;
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Gerry J. Elman, Reg. 24,404, Customer Number 003715

Signature

Date

August 6, 2004

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August

2004

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Via Priority Mail with Certificate of Mailing

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Patent Application No.: **09/912,591**
Confirmation no. **8700**
First named inventor: **GALLAGHER**
For: **Administering Incentive Reward Program**
Filed: **July 25, 2001**
GAU/Examiner; **2162/YOUNG, John L.**
Atty Docket No **GAL1.001 (was 38123-152966))**

MAIL STOP AMENDMENTS

Commissioner for Patents
Washington D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 CFR § 1.56, applicant(s) submits herewith the identification of patents, publications or other information of which they are aware, which they believe may be material to patentability and in respect of which there may be a duty to disclose.

Applicant(s) respectfully requests that the information enclosed herein be considered by the examiner in the above captioned application and be made of record therein.

Applicant believes that the information enclosed herewith is submitted in accordance with **37 CFR § 1.97(b)**. Accordingly, no fee is required for consideration of the information disclosure statement. However, any fee deficiency may be charged to deposit account **05-0845**.

A list of the patent(s) and/or publication(s) is set forth on the attached Form PTO-1449. A copy of each reference cited is enclosed herewith.

Inclusion of a reference in this Information Disclosure Statement is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such, nor that any cited reference discloses anything other than what is shown and stated therein.

Information Disclosure Statement
U.S. Patent Application 09/912,591

The filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR § 1.56(a) exists.

The filing of this Information Disclosure Statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b).

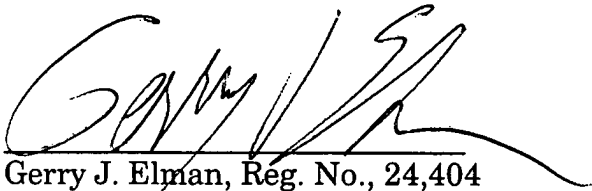
This statement is made by the attorney who signs below on the basis of the information supplied by the inventor and the information in the attorney's file.

ACCOMPANYING THIS STATEMENT ARE:

- * Form PTO-1449 comprising 1 page(s);
- * a copy of each reference cited on Form PTO-1449 (11 documents, all nonpatent literature)

Respectfully submitted,

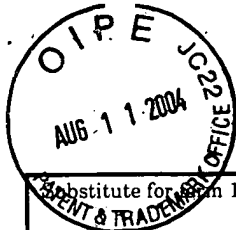
Date: August 6, 2004



Gerry J. Elman, Reg. No., 24,404

Customer No. 003775

Elman Technology Law, P.C.



Substitute for Form 1449/PTO

**37 CFR 1.501
INFORMATION
DISCLOSURE
LISTING**

(Use as many sheets as necessary)

Complete if Known

Application Number	09/912,591
Filing Date	25 July 2001
First Named Inventor	Gallagher
Art Unit	2162
Examiner Name	YOUNG, John L.

Sheet 1 of 2 Attorney Docket Number GAL1.001 (was 38123-152966)

OTHER NON-PATENT LITERATURE DOCUMENTS

Examiner's Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, symposium, catalog, etc.), date, pages(s), volume-issue number(s), publisher, city and/or country where published	
	1	THRUSH, Glenn H; "Saving Your Way Into Debt"; New York Times; October 15, 2000; New York, NY	
	2	Stockback Trust; "SEC Form N-1A"; September 16, 1999; www. Stockback.com	
	3	"The Stockback Fund Prospectus"; August 14, 2000; pp 1-36; downloaded 12/05/2000 from www.stockback.com	
	4	"Take Stock in Cisco"; pp 1-3; downloaded August 21, 2000, from www.cisco.com	
	5	"Free IPO"; downloaded from www.freeipo.com ; copyright 1997-1999.	
	6	www.travelzoo.com ; Travelzoo Inc.; refer to SEC Form S-4 filed 2/6/2001	
	7	Bea Systems, Inc.; news release re Stockback ; August 1, 2000	
	8	www.stockback.com ; "Redeeming Stockback Help"	
	9	www.dreamwater.com ; "Free Stocks and Shares"; downloaded February 19, 2001	
	10	www.popularlink.com ; Copyright 1996-2000 Popular Link; Copyright 1997-2000 ; powered by Free IPO.com	
	11	Upromise news release; January 22, 2001; downloaded February 6, 2001,	
Examiner Signature		Date Considered	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



37 CFR 1.501 INFORMATION DISCLOSURE LISTING <i>(Use as many sheets as necessary)</i>		<i>Complete if Known</i>	
		Application Number	09/912,591
		Filing Date	25 July 2001
		First Named Inventor	Gallagher
		Art Unit	2162
		Examiner Name	YOUNG, John L.
Sheet	2 of 2	Attorney Docket Number GAL1.001 (was 38123-152966)	

OTHER NON-PATENT LITERATURE DOCUMENTS			
Examiner's Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, symposium, catalog, etc.), date, pages(s), volume-issue number(s), publisher, city and/or country where published	
	12	SYMONDS, William; "Spending Your Kids Into College"; Business Week, April 23, 2001; p 86. 2p, 1c; Issue 3729	
	13	GORDON, Joanne; "Margin Call"; Forbes; May 14, 2001; pp 150, 152.	
	14	MCDONALD, Jock (photographs); "The Boom In Employee Ownership"; INC Magazine; August 2000; pp 106, 108, 110, 112,	
	15	www.upromise.com ; "Member Agreement"; downloaded May 30, 2001.	
Examiner Signature		Date Considered	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.